

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-26813-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carlos J. Assuncao  
1850 Portsmouth Way  
Union, NJ 07083

Clara C Assuncao  
1850 Portsmouth Way  
Union, NJ 07083

Social Security No.:  
xxx-xx-5747

xxx-xx-3262

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 6, 2019.

On 09/27/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: November 6, 2019  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 27, 2019  
JAN: dlr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carlos J. Assuncao  
 Clara C Assuncao  
 Debtors

Case No. 17-26813-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db/jdb  
 517018451 +Carlos J. Assuncao, Clara C Assuncao, 1850 Portsmouth Way, Union, NJ 07083-3704  
 517018454 +ACS/NELNET NHLP-III/TR, ACS/EDUCATION SERVICES, PO BOX 7051, UTICA, NY 13504-7051  
 517018447 +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
 517018453 +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
 517136843 +Ambulatory Anesthesia Physicians, PO Box 464, Rutherford, NJ 07070-0471  
 517018460 +American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517018461 +CBUSASEARS, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, SAINT LOUIS, MO 63179-0040  
 517018463 +CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278  
 517018464 +CITIBANK/THE HOME DEPOT, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, S LOUIS, MO 63179-0040  
 517148122 +CITICARDS CBNA, CITICORP CREDIT SVC/CENTRALIZED BANKRUPT, PO BOX 790040, SAINT LOUIS, MO 63179-0040  
 517018473 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517018473 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708)  
 517018476 +GI Pathology, PO Box 1000 Dept 461, Memphis, TN 38148-0001  
 517018479 +MACYS/DSNB, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
 517018480 +NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620  
 517042575 +NJCLASS, PO Box 548, Trenton NJ 08625-0548  
 517048309 +Nelnnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625, 8 08625-0548  
 517018482 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985  
 517018483 +SANTANDER BANK NA, 865 BROOK ST, ROCKY HILL, CT 06067-3444  
 517018485 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 517126993 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
 517018492 +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  
 517069618 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563  
 517018487 +Shapiro & DeNardo, LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242  
 517018504 +TNB-VISA (TV) / TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
 517018505 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
 517070012 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 517105339 +WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096  
 517018510 +WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, PO BOX 19657, IRVINE, CA 92623-9657  
 517070448 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2019 23:55:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 27 2019 23:55:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517018458 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 27 2019 23:49:57 CAPITAL ONE, GENERAL CORRESPONDENCE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 517018457 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 27 2019 23:50:28 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 517018465 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:02 COMENITY BANK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 517018466 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:02 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 517018468 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:02 COMENITY BANK/ANN TAYLOR, PO BOX 182125, COLUMBUS, OH 43218-2125  
 517018469 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:02 COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 517018470 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:02 COMENITY BANK/MANDEES, PO BOX 182125, COLUMBUS, OH 43218-2125  
 517018471 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:02 COMENITY BANK/NWYRK&CO, 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873  
 517018472 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 27 2019 23:55:03 COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
 517018473 E-mail/PDF: DellBKNotifications@resurgent.com Sep 27 2019 23:50:40 DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708  
 517018474 +E-mail/Text: electronicbkydocs@nelnet.net Sep 27 2019 23:55:17 DEPT OF ED/582/NELNET, ATTN: CLAIMS/BANKRUPTCY, PO BOX 82505, LINCOLN, NE 68501-2505  
 517018475 +E-mail/Text: mrdiscen@discover.com Sep 27 2019 23:54:39 DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 63

Date Rcvd: Sep 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517028563 E-mail/Text: mrdiscen@discover.com Sep 27 2019 23:54:39 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
517018477 E-mail/Text: cio.bncmail@irs.gov Sep 27 2019 23:54:49 Internal Revenue Services,  
Special Processing Branch, PO Box 724, Springfield, NJ 07081  
517018478 +E-mail/Text: bncnotices@becket-lee.com Sep 27 2019 23:54:43 KOHLS/CAPITAL ONE,  
KOHLS CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043  
517231716 E-mail/PDF: resurgentbknofications@resurgent.com Sep 27 2019 23:51:11  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517018481 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 27 2019 23:50:35 NAVIENT, ATTN: CLAIMS DEPT,  
PO BOX 9500, WILKES- BARR, PA 18773-9500  
517181604 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2019 23:50:00  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
517264137 E-mail/Text: bnc-quantum@quantum3group.com Sep 27 2019 23:55:08  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517018486 +E-mail/Text: bankruptcy@senexco.com Sep 27 2019 23:54:34 SENEX SERVICES CORP,  
3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268-4932  
517018488 +E-mail/Text: bankruptcy@sw-credit.com Sep 27 2019 23:55:16 SOUTHWEST CREDIT SYSTEMS,  
4120 INTERNATIONAL PARKWAY STE 1100, CARROLLTON, TX 75007-1958  
517018489 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Sep 27 2019 23:54:58  
STATE FARM FINANCIAL S, 1 STATE FARM PLAZA, BLOOMINGTON, IL 61710-0001  
517018495 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2019 23:50:21 SYNCRB/LORD & TAYLOR,  
PO BOX 965064, ORLANDO, FL 32896-5064  
517018496 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2019 23:50:53 SYNCHRONY BANK/ JC PENNEYS,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018498 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2019 23:50:54 SYNCHRONY BANK/ OLD NAVY,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018500 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2019 23:50:22 SYNCHRONY BANK/GAP,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018502 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2019 23:50:22 SYNCHRONY BANK/LINEN N' THINGS,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018503 +E-mail/PDF: gecsedirecoverycorp.com Sep 27 2019 23:50:22 SYNCHRONY BANK/LOWES,  
ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060  
517048310 +E-mail/Text: electronicbkydocs@nelnet.net Sep 27 2019 23:55:17  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508,  
ElectronicBkyDocs@Nelnet.net 68508-1911  
517018508 +E-mail/Text: vci.bkcy@vwcredit.com Sep 27 2019 23:55:23 VOLKSWAGEN CREDIT, INC,  
1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460  
517018507 +E-mail/Text: vci.bkcy@vwcredit.com Sep 27 2019 23:55:23 VOLKSWAGEN CREDIT, INC, PO BOX 3,  
HILLSBORO, OR 97123-0003  
517122290 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 27 2019 23:51:15 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517018456 CAP1/BSTBY  
517018452\* +ACS/NELNET NHLP-III/TR, ACS/EDUCATION SERVICES, PO BOX 7051, UTICA, NY 13504-7051  
517018455\* +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
517018448\* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
517018449\* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
517018450\* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
517018459\* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517018462\* +CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278  
517018467\* +COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
517018484\* +SANTANDER BANK NA, 865 BROOK ST, ROCKY HILL, CT 06067-3444  
517018490\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,  
Trenton, NJ 08695)  
517018491\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,  
Trenton, NJ 08695)  
517018493\* +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  
517018494\* +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  
517018497\* +SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018499\* +SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018501\* +SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018506\* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
517018509\* +VOLKSWAGEN CREDIT, INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460  
517139373\* +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
TOTALS: 1, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 63

Date Rcvd: Sep 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Chandra Marie Arkema on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B Bankruptcy\_Notifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B cwohrlab@LOGS.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jenelle C Arnold on behalf of Creditor NATIONSTAR MORTGAGE LLC bkecfinbox@aldridgepite.com, jarnold@ecf.courtdrive.com  
Kevin M. Buttery on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B bkyefile@rasflaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Joint Debtor Clara C Assuncao rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Carlos J. Assuncao rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Sindi Mncina on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11